

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Miguel A. Colon, Sr.  
 Debtor

Case No. 16-17432-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Oct 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2018.

db +Miguel A. Colon, Sr., 303 Revere Court, Coatesville, PA 19320-5923  
 13811579 Brandywine Hospital, PO Box 503540, Saint Louis, MO 63150-3540  
 13811581 +Credit Acceptance Corporation, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331  
 13868193 Emergency Physician Associates of PA, PC, PO Box 1123, Minneapolis MN 55440-1123  
 13811584 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
 13881303 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-555, 700 Kansas Lane, Monroe, LA 71203-4774  
 13811585 +Keybank Na, 1 Hudson City Ctr, Hudson, NY 12534-2354  
 13895178 +Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Oct 12 2018 02:18:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2018 02:18:12 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2018 02:18:22 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13811578 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Oct 12 2018 02:18:32 Berks Credit & Collections, Po Box 329, Attn: Bankruptcy, Temple, PA 19560-0329  
 13811580 +EDI: AGFINANCE.COM Oct 12 2018 06:18:00 Citifinancial/Onemain, Citifinancial Inc., Pob 140489, Irving, TX 75014-0489  
 13811582 +EDI: RCSFNBMARIN.COM Oct 12 2018 06:18:00 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
 13811583 +E-mail/Text: fnb.bk@fnfg.com Oct 12 2018 02:18:21 First Niagara Bank, 1 Hudson City Ctr, Hudson, NY 12534-2355  
 13818366 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 12 2018 02:18:20 KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 13859216 EDI: RESURGENT.COM Oct 12 2018 06:18:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13811586 +EDI: AGFINANCE.COM Oct 12 2018 06:18:00 OneMain Financial Group, LLC, 6801 Colwell Blvd, Mail Stop: NTSB: 1310, Irving, TX 75039-3198  
 13848958 +EDI: AGFINANCE.COM Oct 12 2018 06:18:00 OneMain Financial Group, LLC, 605 Munn Road, Fort Mill SC 29715-8421  
 13811587 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 12 2018 02:18:08 PECO, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 13839921 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 12 2018 02:18:08 PECO Energy Company, Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13811588 ##+Virtuoso Sourcing Grou, 3033 S Parker Rd, Aurora, CO 80014-2919

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: DonnaR  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

JOSEPH L QUINN on behalf of Debtor Miguel A. Colon, Sr. CourtNotices@sjr-law.com

MATEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

REBECCA ANN SOLARZ on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Miguel A. Colon Sr.</u>	Social Security number or ITIN	<b>xxx-xx-9884</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-17432-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Miguel A. Colon Sr.  
aka Miguel Antonio Colon Sr., aka Mike Colon

10/11/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**